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Amy Clark RD, LD

WELCOME TO S

Facet - 1. One of the flat surfaces cut on a gemstone.

2. The particular angle from which something is considered.

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you can wear on your walls

By CLARE BILLS

never know how to choose a color!" This is the comment I hear most from homeowners in my role as a decorative painter. Is it any wonder they're feeling blue? Psychologists tell us color influences our moods and our energy levels. It can be used to show power, to help us relax or to calm a crying baby. So why do so many of us see red when we're trying to make a color decision? Frustration and lack of knowledge probably are to blame. Lessons from the color wheel were left behind in grade school.

LET'S TALK COLOR. First, changing the shade of your walls is the cheapest way to dramatically shift the mood of a room. But you want to be sure you're making a positive change. To do this, consider the room's purpose, its location in the home and the available lighting, day and night. Just because we live in the Midwest where beige reigns, don't think beige is a safe choice. Some beige tones touch the pink side of the spectrum while others cast a yellow, grey or greenish hue. Not all beiges play well together.



before

Next, decide which elements will stay in the room. This includes carpeting, woodwork, furniture and window treatments or hardwood floors. With this information, start to build a palate for the room. You may want an inspiration piece, such as a favorite art print, a vase or an heirloom quilt to help you find great combinations. If you don't have an inspiration piece, look in your closet. The clues to your favorite hues are hanging there. Decorate in colors you are comfortable wearing because they usually enhance your skin tones.

Take time to make a color palate of the items in your room. Find fabric swatches to match the tones in your drapes or furniture. Or tear out pictures in magazines that represent the shade of your floors or cabinets. Tape them to a sheet of paper and take this with you to the paint store. When you have narrowed your choices, consider having a few quarts of paint mixed. Some paint stores offer "sample quarts" at a discount. Paint two coats on a sheet of poster board and consider the results by day and by night. Most importantly, make sure the color makes you look fabulous.

Recently I was called to a home office to create a wall design. The homeowner said she was never really comfortable in this mustardy room where she spends most of her days. She chose the shade because yellow is a warm, energetic choice. But the shade of yellow was wrong for her. I noticed her clothes, blue eyes and the blue undertones in her skin and suggested she would probably never wear mustard. "Never," she quickly agreed. Dark yellow hues dull her skin tones. The solution for this room was to paint the base coat a soft white (to match her drapes) and then to apply a sheer layer of soft blue-green glaze. On the color wheel, blue-green is opposite from the orange tones of her woodwork, which makes an energetic combination. To add a bit more drama, I used copper accents on the final layer, which related to her woodwork and picked up the highlights in her hair. Now she has a room she can wear comfortably without it wearing on her!

Clare Bills is a decorative painter from Ames. You may contact her at clare@colorfauxdesigns.com or visit her Web site at www.colorfauxdesigns.com.



after

By PEGGY BEST

SPRING.

I love it the first time I see buds on the trees and the flowers pushing through the ground. Old things die, new things come.

New hope, new joys. It makes me want to — clean!



SPRING 10191

This spring I have told myself enough is enough — the storage area in the basement has gotten completely out of hand. We moved into this house nine years ago and there are still boxes that I haven't unpacked yet. (One may think that I could get along without these items.) Then there are all the boxes packed up when our son left home for college 10 years ago and moved 1,000 miles away. When he moved out and we moved into this house a year later, I felt I needed to keep everything of his, even though he told me what he left he didn't want to keep. My selective hearing kicked in, I packed it up, and it has remained there until this day. When he was home this past Christmas, I had him go through everything just to be sure he didn't want it. Guess what? He still didn't want it. It seems each year instead of sorting and organizing, more and more boxes just keep piling up and I couldn't find anything if I had to.

This past year my mom passed away, and as we sorted and packed her things from her apartment, I found myself bringing home many things that I have absolutely no need for, but for sentimental reasons, I couldn't help myself. For instance, her bell collection. These bells are a collection that I'm not even sure she ever wanted to start. I believe it was my siblings and I who decided that whenever we traveled, a bell would be the perfect gift for mom. She didn't have a lot of extra room in her apartment, so of course bells would be perfect. So

decades ago we began to add to mom's collection, and 273 bells later – here they are in a box in my basement. There is a bell from Pella I bought in 1974 when our band marched in the Tulip Festival Parade, bells from visits to Oklahoma, Hawaii, California, Colorado — even ones from Omaha and Topeka! Why oh why did we ever think mom would cherish a bell from a neighboring state? Of course each time she received a bell she'd graciously say how much she loved it, looked at her already crowded shelves, sighed, and once again somehow would find a place for yet one more.

Like I said, enough is enough, this is the year that I'm going to declutter and organize. I decided that I'm going to start at one end and work my way to the other and create four piles - the "throw it" pile, the "Goodwill" pile, the "garage sale" pile, and the "keep it" pile. I promised myself that I will not allow the "keep it" pile to be larger than any of the other three. That's my goal. I believe I have gained a new reality about what is really important after having to clean out mom's place, when you realize that the really meaningful things that your family will cherish is reduced to about 1 or 2 boxes. That's it. We, as a society, tend to want to hold onto our stuff. I'm looking at things from an entirely new perspective this year. I'm keeping what I really need and everything else is gone. Well, except maybe for that box of bells. Maybe I'll hang onto those just a little while longer.





Clutter-free

By SUE ULLESTAD

Believe me, I know. When company is coming over, I have been known to run from room to room gathering junk, throwing it all in a box and stashing the box in my closet for months. I'm sure I'm not alone in this quick, cleanup mania. Clothes closets, linen closets, coat closets become, all too often, a dumping ground. Clothing and shoes that are rarely or never worn also take up precious space. Wading through personal clutter on a daily basis interferes with the speed and quality of life. Even organizing one closet can uplift you and save time.

I remember when I was a kid; my brother built my mom some shelves in the storeroom that she had wanted for a long time. She was thrilled! I wondered what the big deal was! Now I know. This past summer, my son got out the drill and the level and built two long shelves for me in my walk-in clothes closet ... something that I've wanted for a long time. I was thrilled! I went through things that I have stuffed in there for the 13 years that we have been living in our home. I have more to weed through, but I feel much more organized. I put my shoes on a smaller floor shelving unit that I bought at a rummage sale. That helped the shoe clutter. I went through boxes of miscellaneous notes/documents/ pamphlets, etc., found what I can't live without and filed them in the computer room. Now I can actually walk into my walkin and find something to wear to work in the morning.

My next undertaking is to go through my clothing and take out what I haven't worn for a year, so my close friend suggests. I can donate these items so hard to part with to Goodwill or the Salvation Army. Secondtime-around stores provide yet another option. I have taken clothing to such a store in the past. If the clothing doesn't sell, it will be given to charity. One suggestion I have heard is to put all the hangers going one way in your closet. When you wear something, place the hanger going the opposite direction. That way you'll know what you really have worn in a year. Another rule to live by is when you buy a new piece of clothing, an old one has to go.

For an orderly closet follow these basic steps:



Purge

Do you suffer from guilt when pondering whether to keep, give away or pitch? Sentiment and nostalgia get in our way. My brother-in-law's boss once said, "If you need it, keep it. If you think you might need it, get rid of it." Good words to remember when going through closets, pantries, storerooms and garages. Dividing up the job also helps. One Saturday go through all the slacks; the next Saturday, the shoes, and so on.

Browse

Google "closet organizers" to get ideas. Rubbermaid and other companies have do-it-yourself kits. Professional systems, such as California Closets or Miters Touch, are popular. Getting closet planning books at the library or a home improvement store can be helpful. Local contractors can help plan organizational closet systems.

Sketch a Plan

Take stock of what you have to store and the areas needed. For example, how much room is necessary for long-hanging clothing, short-hanging clothing like shirts and skirts, folded clothing like sweaters and T-shirts, and for shoes and purses? Varying the heights and lengths of rods and shelving helps to best utilize the available space. Measure and sketch a plan to see how the space should be laid out. Remember that much-wasted space is often above existing shelving near the ceiling.

Make Decisions about Materials

Wire-rack shelving can be used incorporating rods for hanging clothes. Units can be wall-mounted. Wooden or laminate shelving units with drawers and rods can be built in or kits can be purchased. Prices vary by type of wood and size of system. Some less expensive units just hang from existing or new rods. Some units make use of modular stacking, pull-out baskets, clear bins, shelf dividers or cubbies. Decide what type of unit is best suited to your own needs.

"Wading through personal clutter on a daily basis interferes with the speed and quality of life. Even organizing one closet can uplift you and save time."

Just Do It

Clear the closet and add the desired closet organizers. New hangers can be purchased. Crystal hangers are the best as they don't snag or leave bumps. Slacks and skirt hangers work well. Zone off the closet by putting like items together. Categorize by color and type. Place the clothing from dark to lighter shades, solid to patterned. Use clear containers for some off-season clothing, purses, gloves and hats. Put things used the most closer to the entry and at eye-level; put the out-of-season and less-frequently worn clothing in less assessable areas.

My mom called it "spring-cleaning." It is a good name for the deep-cleaning and clearing out we do a couple times a year. I think people get tired of being inside all winter and are ready to open the windows and the closets and dust out our nests, simplify, and get back outside where we belong. Being organized allows more time for you. Get rid of stuff, then your kids won't have so much to go through later when you're gone. All of our "things" will come to nothing anyway. We all need to remember they are all just temporal, material things.





By KATHY COOK, M.D.

I utricosmetics is the new trend in anti-aging. This is the combination of topically applied products with oral anti-aging products to enhance their effects. I recently attended a dermatology meeting in Orlando, Fla., where there was a lot of information given in several lectures on this subject. I will summarize some of the information for you that I found interesting.

There are six substances that are popular in topical and oral forms that fit into this concept of nutricosmetics. Vitamin D, soy, lycopene, mangosteen, green tea polyphenols and resveratrol will be discussed.

VITAMIN D helps in preventing bone loss. Bone loss can be a significant part of the aging face leading to drooping nose, sagging cheeks and changes in the jaw with sagging of the lower face. I covered the controversy in the amount of Vitamin D needed and sources of Vitamin D from sunlight and diet in a recent article in Facets. Many experts now recommend 1000 IU per day of Vitamin D.

pigmentation. In a study of topically applied soy moisturizer with sunscreen for 12 weeks, there was improvement in sun induced freckling. Upper lip wrinkling is felt to be a marker of estrogen deficiency. Oral fermented soy contains phytoestrogens that may help with wrinkling. Oral fermented soy is found in roasted soy nuts and tofu and added to nutricosmetic bars and in pill form.

LYCOPENE is found in red fruits and vegetables and is an antioxidant. When topically applied it can stain the skin yellow but modified forms take out the color that can then be used topically. Lycopene is commonly added to vitamins. Drinks with lycopene can be found on the market and are expensive. You can obtain the same benefit by eating two packets of ketchup.

MANGOSTEEN is a fruit and is also an antioxidant. This can be added to moisturizers and taken orally.

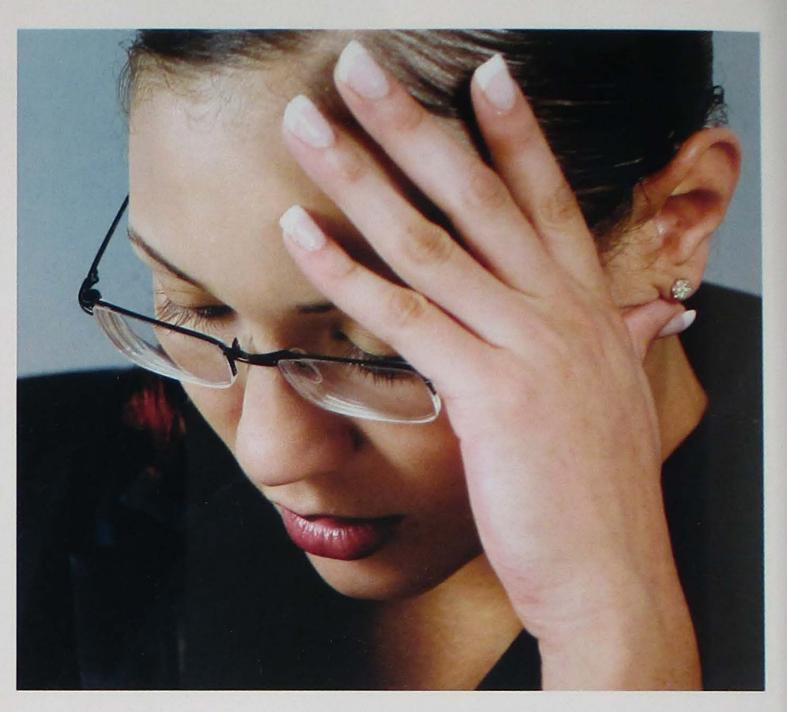
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antioxidants extracted from steaming fresh tea leaves that must then be immediately ingested for benefit. Green tea is being added to a lot of products for its proposed benefits. There is some evidence that it can decrease sunburn cells when applied 30 minutes prior to sun exposure.

RESVERATROL is found in red wines from grapes grown in cooler climates. This can be added to moisturizers for antioxidant effects. Orally these may help in prolonging life in yeast and rodent models at least.

This is a complex and evolving science that abounds with claims from manufacturers about the many benefits of their products. Time will give us more answers on what really can help. A recommended regimen to incorporate some of these nutricosmetics in an oral regimen would be to take a multi vitamin with lycophene, 1000 IU of Vitamin D and 400 IU of Vitamin E

Kathy L. P. Cook, M.D., Board Certified Dermatologist, Skin Solutions Dermatology.



Stress exercise

By DEBRA ATKINSON, MS, CSCS

very day on television and in the newspaper there is another little tidbit about the market, the economy and the gloomy state of your finances. Are you convinced by now? There's a projection for the future that will be brighter than it is now and history has a way of repeating itself, so experts do believe that we'll come out of it. But will the anticipation and wait last 14 months, 18, longer? It's a guessing game at best.

One thing is for sure, even if your life hasn't changed, someone's around you has and you're feeling the kind of stress that occurs with uncertainty. It's the stress of having so much to do, so much you want to accomplish but feeling paralyzed about moving forward with it right now. Most things in your life are affected, if not by real changes, by ones perceived. Your exercise time, always before a part of your lifestyle may be sliding to the bottom of the pile or sitting in another corner of your mind as a to-do.

Exercise during economic stress

Increasing evidence confirms that regular exercise, even acute bouts of exercise, is an important component of enhancing mood. Stress may bring on depression, anxiety, and create an inability to cope with minor stressors in your day. During times of stress some naturally turn to quick fixes to feel

good, including but not limited to shopping (making the situation even worse) and eating (generally not reaching for the veggies). Acute exercise as a quick fix both works on its own to create feel good hormones that may at least temporarily make you more immune to stressful moments in your day and may help reroute the urge to splurge on calories or on credit card purchases that will be a greater source of stress at a later date. Some financial planners advise shelving a want for three days in order to determine if it's really worth it to you before buying. The exercise buffer will at the least put some immediate distance between you and the checkout.

What's acute? It doesn't even have to be within the principles of fitness. A short, brisk walk around the block may have you back to your desk in 10 minutes but go further than a cup of java in improving alertness, mood, putting you back in control. How deep are you breathing as you read this? Take a

When bad news comes or you have to be the bearer, exercise can't guarantee it, but you may have an easier, shorter and less complicated delivery if you continue to exercise during stressful times.

Maternal exercise and the family response

Not long ago Iowa State economist Ken Stone commented on statistics that essentially reveal you have the power. In the household, your opinion matters more. If you exercise, you are more likely to influence those around you to be more active and have a healthier lifestyle. You don't have to start the conversation about whether to go to the gym or watch video games or whether to watch the basketball game in front of the couch or in front of the elliptical, but if it comes up and you chime in your two cents, you have more stock than the others in your family. If your family is cutting back and making hard decisions, and you are committed to the membership, the classes, and the lessons as something that cannot be put off you will be more likely to instill these values in those who live in your geographically convenient environment, aka

Disease does not wait. Will you wait on having your car serviced during the recession? Will you allow it to go over the suggested mileage by 500, 1000, 2000 miles? Many wouldn't think of doing so as that is your sole transportation and without it you know just how challenging life would be. Yet your own body you just patch up on the outside and allow disease to progress as it pleases knowing that you can slow its progress or prevent it from happening. In the presence of stress and stress hormones, disease has an easier time, not a more difficult one. Keep your own engine purring like a kitten. Service it regularly with cardiovascular, strength training and flexibility tune ups.

Contradictions and risk factors

Stressful times may call for a change in exercise prescription. Maybe you maintain your frequency and decrease your duration. Rather than exercise 45 minutes, 5 days a week, you make it a point to exercise 20-30 minutes, making it more doable and providing feelings of accomplishment and control that you might not have from other areas of life right now. You have permission to break the barrier and go longer once you're there, but the requirements are lower, enough to affect fitness and health without adding more stress to your schedule.

Now may not be the time to set a goal to run a marathon if it is a new and lofty goal for you. That can add some stress in the need for regular blocks of commitment and some increased time for longer runs.

Your family has to buy into the idea with you. Hold off on the bigger goals if you anticipate it to be a challenge to get the support you need. Do set some smaller goals. Log onto sites and find runs or walks that you can participate in, or set your own goal of walking a specific mileage this month even if it is all accomplished around Ada Hayden Park.

Exercising solo can be a big risk factor, especially for women. The common denominator for women who don't take care of themselves is care giving to others. If you haven't yet committed to yourself first, remember that you are instructed to put on your oxygen mask first before you can help others. Ames resident Mary Wandling said that although she'll abandon her own exercise plans to do something her family needs, she would not stand up someone who was waiting for her and counting on her to show up. If you're the same, enlist a partner or sign up for a group class where they are going to miss you and look you up if you're gone. The women who have a "usual" spot in the room in a class, or a habit of being at the same club at the same time on specific days of the week are the people who have the greatest success. Establish days, times and a group and stick to it, they'll help.

Guidelines and considerations

For women, cardiovascular exercise, resistance training and flexibility all continue to be the elements of a sound fitness program and need to be included. Reducing the amount of time spent in each does make sense. Prioritize your values by your health and fitness needs. If you are in relatively great shape, and yet are small framed, have fine bones, and are in your 30s or older, your resistance training needs to have an equal importance in order to maintain good posture and avoid osteoporosis later in life.

Nutritional considerations

If you are working toward weight loss or maintenance and you decrease your exercise time, you also need to increase the quality and decrease the caloric content of your meals and snacks. It becomes more important, not less. For mood as well as blood sugar levels, keep fueling your body every three to four hours with high quality foods that will keep your body satisfied and ready to move should the opportunity present itself.

Exercise following economic stress

If predictions are right, it might be a good 18 months before you are out of this recession. If you're 40 now, you'll be approximately 42. If you're 50 now you'll be 52. If you're 60 now you'll be 62. Will your bones be more or less dense? Will your heart be stronger or weaker? Will your joints be more mobile and flexible or tighter and more painful? The choice is up to you. You can get ahead and stay the course or try to play catch up.

Let your actions transform you



Focus on what you can control



Feel Confident



Follow an age based plan

Solutions for your unique life
because life is...
More Than Money!



Karen L. Petersen, CFP°

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Registered Representative Securities offered through Cambridge Investment Research, Inc. a Broker/Dealer, Member FINRA/SIPC Investment Advisor Representative, Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor. By AMY CLARK, RD, LD

Whether you're gathering ideas for Easter, graduation or gifts, springtime baskets are great ways to show others you care about their health. Traditionally, these baskets were laden with chocolate and sugar. Try a new approach. Include foods from all the food groups and teach smaller children about MyPyramid (go to www.mypyramid.gov to find interactive Web games for kids). You can use fruits that your children have never tried before, perhaps mangoes.

Your older kids in college will appreciate a healthy springtime basket too. Once again, limit the chocolate bunnies and marshmallow chicks and replace them with lots of healthy foods. These foods might just come in handy when they need some energy while cramming for finals. The recipe below is a healthy, easy-to-make snack.

Think beyond food it ems in the baskets for your children. How about games that promote physical activity like yard darts, a new badminton set or a Frisbee? Use your imagination. Find fun activities that provide opportunities for family and friends to have fun while they get physically fit.

Healthy food alternatives to traditional candy listed below:

Fishy fruit trail mix

- 4 cups Quaker Toasted Oatmeal Squares cereal
- 1 cup dried banana chips
- 1/2 cup dried blueberries
- 1 cup mixed nuts
- 11/2 cups Goldfish Colors snack crackers

Combine all ingredients in a large sealable plastic bag. Shake gently to mix. Serves 16.

Daily values: 2% vitamin A, 2% vitamin C, 4% calcium, 25% iron.

Nutrition information per serving: Calories 180, Carbohydrate 25 g, Cholesterol 0 mg, Dietary Fiber 2 g, Fat 8 g, Protein 4 g, Sodium 170 mg, Sugar 6 g.

Recipe developed in the Hy-Vee Test Kitchen.



Younger children

- Homemade oatmeal cookies, carrot cake or pumpkin bread
- 100% fruit-juice boxes
- Fresh fruit mangoes, peaches, pears, apples, oranges, bananas and kiwi
- Fruit roll-ups (made from 100% fruit juice)
- Individual fruit cups in light syrup or in its own juice
- Kellogg's Fiber plus Antioxidant bars or other granola-type fiber bars
- Soynuts
- 100-calorie snack-packs
- · Kashi, Fiber One or All Bran snack crackers
- String cheese*
- Go-gurts* (yogurt in a tube)
- Yogurt smoothie drinks*
- *Be sure to keep perishable items refrigerated!

Older children

You could use the same healthy food alternatives listed for younger children, but try these options as well to promote healthy eating.

- Bag of salad blends* with a light vinaigrette dressing
- Oatmeal
- Whole grain pasta with a tomato-based pasta sauce
- Kashi products, which include cereal, crackers and snack bars that have a good source of fiber

*Be sure to keep perishable items refrigerated!

Non-edible Easter goodies for young children

- A copy of the "Velveteen Rabbit" book
- · A plastic egg filled with stickers or coins
- Small stuffed bunnies or chicks
- Silly Putty (even comes in a plastic egg)
- · Colored pencils, crayons, markers
- Coloring books
- Card games
- Yo-yo, jacks or other games
- Crazy straws or water bottles
- · Children's bubble bath and bath toys
- Face paint, sparkle body paint, sticker "tattoos" and stick-on earrings

Non-edible ideas for older children and adults

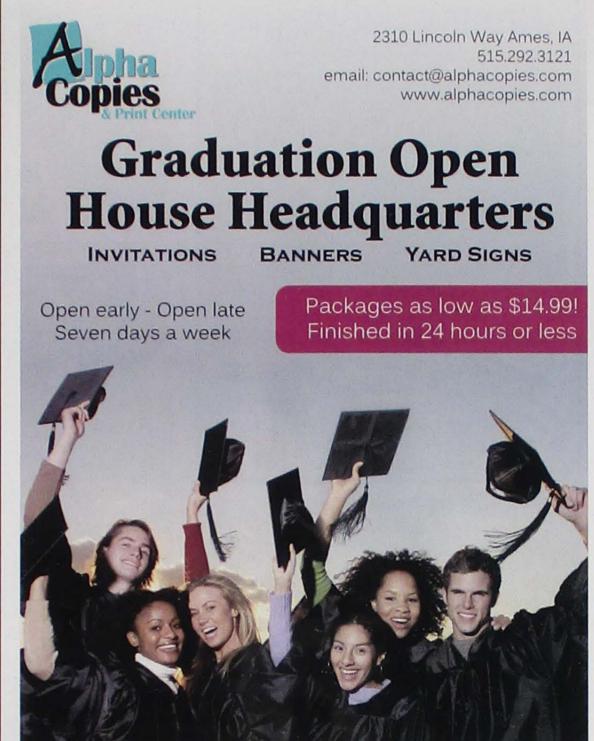
- Jump ropes or other sports equipment
- Kites
- Frisbees
- Yard darts
- · Card or board games
- · Books, magazines, stationery
- Garden seeds and tools
- · Lotions, bubble bath or hair care products
- · Jewelry or make-up
- · Movies or coupons for movie rentals
- Gift certificates to upload favorite songs or to buy CDs
- Kitchen tools: spatulas, measuring spoons, etc.
- Healthy cookbook



"I've never toured anyplace that has such a feeling of home." -Pam Neff, daughter of Jo Spring is on its way. Plan your move now to independent or assisted living.



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Sign up for free Smart Investing classes at Ames Public Library, and get the facts on your investment options during retirement.

Smart Investing: Retiring
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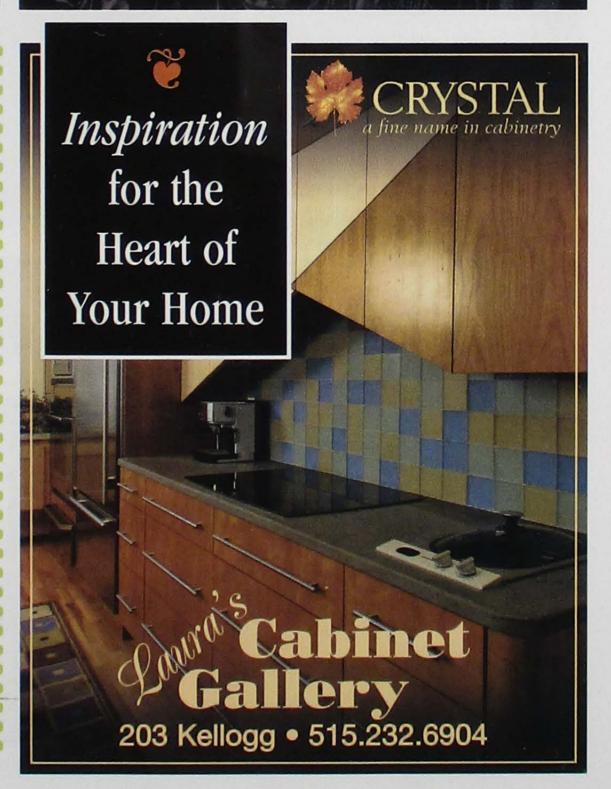


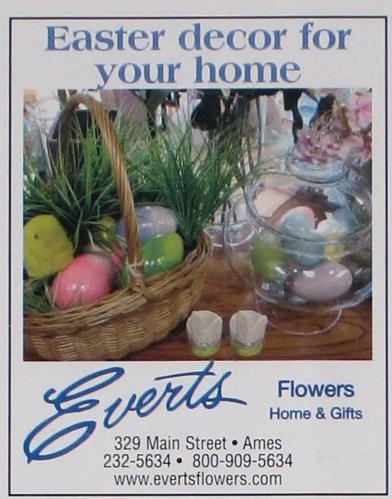
To sign up, call (515) 239-5633 or register on the library's web page. (Go to www.amespubliclibrary.org and click the "Smart Investing" button.) This free course is taught by Iowa State University Extension specialists. Registration is required.

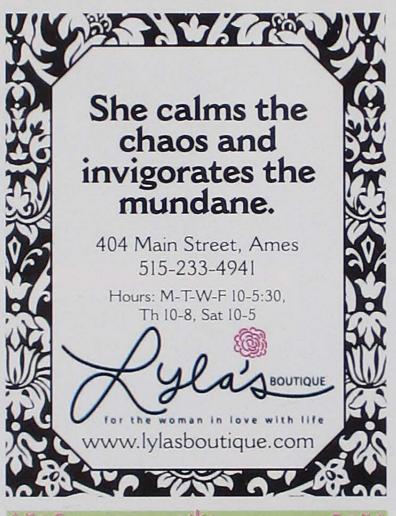


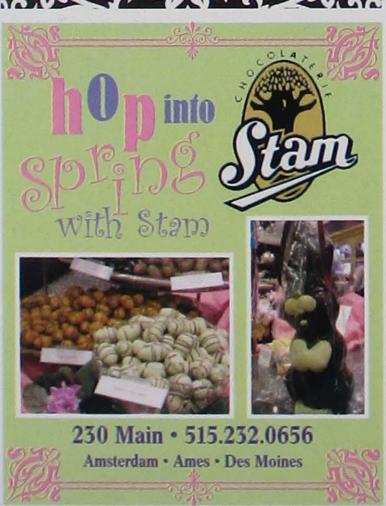
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Downtown this April



Stop in to Teal & Tenacious for best selection of new spring jackets and sweaters.

Spring is in style at **Everts Flowers!** Celebrate the season with Easter decor.



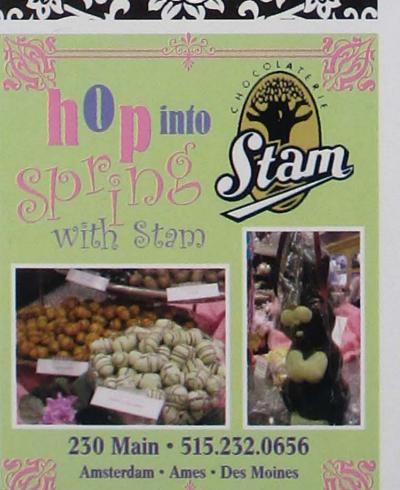
You never outgrow a Chocolaterie Stam EASTER BASKET! Welcome spring with the joy of fine European chocolates, Italian gelato and the richest coffees.







Flowers are blooming already at Quilting Connection. Spring fabrics arriving daily. 238 Main Street.









Images by Ngaire has moved! Stop by our new location at 219 Main Street, next to Emerhoff's. We now carry picture frames for that unique portrait! Passport photos now available.

JANOME MB-4 embroidery machine available at Ames
Sewing & Vacuum

available at Ames
Sewing & Vacuum
Center.

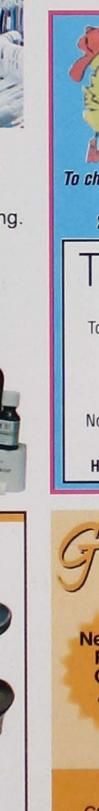
Visit Wheatsfield's new location at 413 Northwestern Avenue and see our larger selection of natural, organic, and local products!

Comfort, style and support!!! Helle Comfort shoes are made in Spain using fine leathers and nappas. These shoes were designed for the sophisticated woman who demands comfort. Husband and wife team developed this line using a removable footbed that provides both superior arch and metatarsal support. Available at Emerhoff's Footwear.



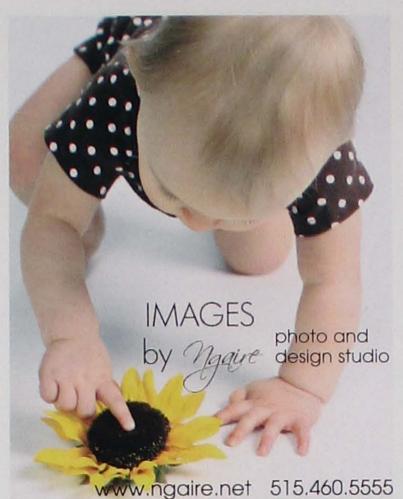
Open now! The Loft at Duck Worth Wearing. Trendy brand name fashions for your pre-teen through young adult.
408 Kellogg, above Duck Worth Wearing.















[FOOD BITES]

Life is short EAT DESSERT



By JOLENE PHILO

s you may recall, my Food
Bites resolution this year is to
serve and eat more healthy
foods. But the resolution doesn't
require eliminating dessert. Life is
too short for such drastic measures!
The trick is to select dessert recipes
with several healthy ingredients and
to eat them in moderation.

This cookie recipe, a twist on traditional peanut butter cookies, is adapted from one published by "Relish" magazine several months ago. The cookies contain generous amounts of almond butter and almonds, which are good sources of calcium. And oatmeal, even in a cookie, provides plenty of fiber. So when you want a dessert that mixes healthy and sweet, almond butter oatmeal cookies are the perfect choice — with a glass of cold milk, of course.

ALMOND-BUTTER OATMEAL COOKIES

10 tablespoons butter
1/2 cup almond butter
2/3 cup brown sugar
1 1/4 cups granulated sugar
2 eggs

1 teaspoon vanilla extract

1 3/4 cups flour 1 teaspoon baking soda 1 teaspoon baking powder 3/4 teaspoon salt

2 1/2 cups quick-cooking oatmeal 3/4 cup coarsely chopped almonds

Preheat oven to 350 degrees. Cream butter and almond butter until light in color. Add sugars and beat until light and fluffy. Beat in eggs and vanilla. Mix in flour, baking soda, baking powder and salt. Stir in oats and almonds. Drop batter by spoonfuls onto cookie sheets. Bake 10 – 15 minutes.

Baking tips:

- The more you cream the butter and almond butter together, the better your cookies will taste.
- For chewy cookies, underbake by a minute or two. For crispier ones, bake a minute longer than suggested.
- For more fiber, used old-fashioned rolled oats instead of quickcooking oatmeal.
- The original recipe called for cashews instead of almonds.
 Experiment with different kinds of nuts until you find your favorite flavor combination.

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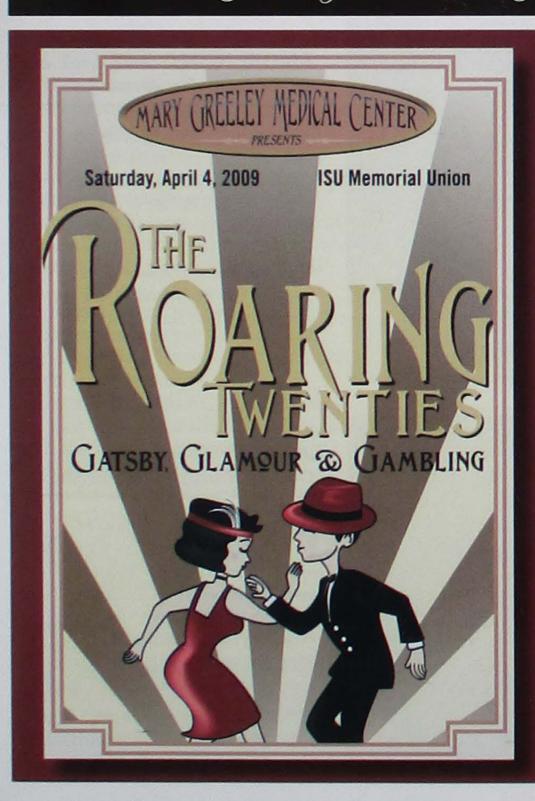
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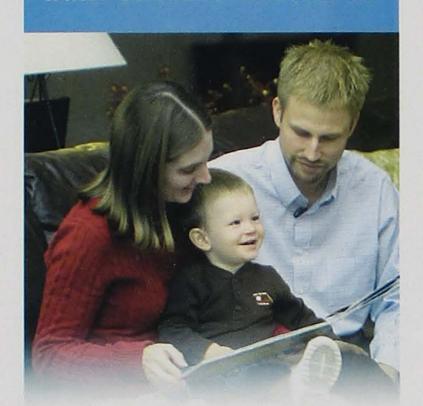
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GIRLFRIEND'S GUIDE TO FINANCIAL INDEPENDENCE

Simple not EASY

By KAREN PETERSEN

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ANGIE HUNT: KCCI reporter Ames link

Loves: entertaining, cooking, golf, running and wine on the patio. Hunt teaches writing and reporting at ISU. Her friends say she is cheaper than a therapist.

Hunt is often told she is taller in person; her full 6' height just isn't apparent when she reports the news.

JULIE CRAIG: Owner Shoppes on Grand

Loves: gift giving, oldies, FOX news, her knitting group, yoga and lots of reading. Julie's husband describes her as "A mountain of strength in a mole hill." Probably referring to her stature, 4' 10 ½." Shoppes on Grand is her life and she loves it. Julie says, "I am lucky like that."

Every day there is new information about our financial predicament.

Do we bailout the automakers or let them file for bankruptcy? Do we help people who bought too much house or foreclose? Do we have rules for banks or is it business as usual?

The real question: How will this affect me?

And the real answer is: We do not know.

Now is the time to focus on what you
do know; focus on your personal financial
decisions.

The steps are simple, the follow through is not easy. It takes a strong commitment to focus on what you can do to create financial success.

Here is a step-by-step, age-by-age plan of action.

In your 20s Focus. Enroll. Eliminate.

- Focus on your credit score; it may determine the interest rate you get on loans and mortgages.
- Learn to calculate and improve your credit score; go to myfico.com.
- Enroll in your 401(k); give your money years to grow.
- Become debt free. Bankrate.com will help you plan a strategy.

In your 30s Save. Save. Save.

Automate your savings, set up a direct deposit to your savings account.

- Build a cash reserve equal to eight months of expenses. Sound like too much? If you knew your job was ending, how much cash would you want?
- House savings is next. You must have <u>at</u> <u>least</u> a 5% down payment; this is money you save, not money you borrow.

Hunt, now 33, started her 401(k) when she started her first job. "For very little effort on my part, I have a good head start on retirement planning."

Hunt and her husband, Ryan bought their first home in October 2008. Both had good credit scores, so getting a loan was relatively painless

Hunt did have a credit lesson in the loan process. "I realized all those cards I signed up for to get a promotional discount, and never used again, were still hanging out there as available credit."

In your 40s You first.

Save for your retirement before your children's college. There are loans for college, I know of no retirement loans.

Maximize your tax deferred contributions and consider a Roth IRA if you qualify.

In your 50s

Accelerate and Re-evaluate.

- Speed up your mortgage payments; you will pay less interest and reduce your need for income in retirement.
- Re-evaluate your risk tolerance. This is not an easy little quiz that you find in Money magazine; this is a serious conversation about volatility with an unbiased financial professional. How much of your retirement portfolio is stable, how much fluctuates with the market?

Craig, in her 50s, did not need my advice to accelerate the mortgage payments. The Craig's home and vacation/retirement cabin are mortgage free.

Re-evaluate your risk tolerance is a little late. Julie says, "I don't even want to talk about the stock investments in our IRAs."

Your 60s and beyond Decisions. Decisions. Decisions.

At least five years before your planned retirement consider these essential questions

- · What date will I retire?
- Will I need more or less income in retirement?
- · What investments will I tap for income?
- · Where will I live?
- Stay in my home
- · Move to be near children
- A retirement community
- Consider estate planning; Do you have the following documents?
- Power of attorney for financial business and health care
- · Will and/or a living trust
- Updated beneficiary designations

Once again Craig is ahead of my list, "Dan and I have done all the estate planning jazz, just need to fine tune."

And retirement for Craig? "I NEVER really want to retire. I love my shop that much. But this economy, who knows what the future will bring? Makes me love my loyal customers even more."

Do what you can ...

- Focus on what you can control, your own behavior.
- Follow the age-based plan for financial actions.
- Feel confident: as step-by-step you design your financial success.

Because life is...more than money!

Karen L. Petersen CFP® CDFA™ is a fee-based financial advisor. You can contact her at (515) 232 2785 or karen@mymorethanmoney.net Registered Representative, Securities offered through Cambridge Investment Research, Inc., a Broker/Dealer, Member FINRA/SIPC. Investment Advisor Representative, Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor.



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It's not just for grandma anymore

By MARY HALSTRUM Facets Editor

Times, they are a changing.

What used to be something only our mothers and grandmothers did as a hobby has become extremely popular with people of all ages. Knitting. That's right, it's 2009 and knitting is hip.



• Two women who couldn't be happier with how the knitting craze has taken off are Arnhild Hillesland and Denise Balvanz, of Arnhild's Knitting Studio. The two women have a partnership of sorts. Hillesland acts as a wholesaler importing Rauma yarn from Norway, which Balvanz then sells retail via her Web site, www. denisesneedleworks.com.

Hillesland teaches knitting at the national level for stores and knitting guilds around the country as well as at national knitting conferences

such as Stitches, Knitter's Magazine's National conference, and The Knitting Guild of America.

"The art of knitting has become extremely Internet based,"

Balvanz said. "Ravelry.com, which is essentially the Facebook of knitting, has more than 300,000 members worldwide."

Ravelry.com is a members-only Web site where knitters can post pictures of their projects and discuss different techniques.

"Any time there's a financial crisis, domestic arts pick up," Hillesland said. "The basic, traditional knitting, like grandma used to do, is back in fashion."

For those looking for a cheap hobby, knitting probably isn't it.
Knitting a sweater is no less expensive than purchasing one in a high-end store. And that's not even taking into account the many hours of labor put into any knitting project.

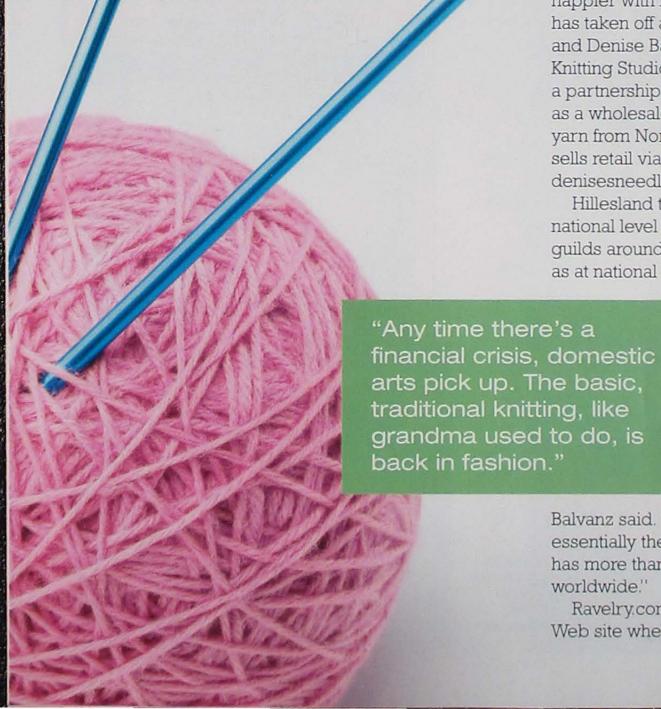
Good yarn isn't cheap, Hillesland said, but is essential to make knitted items that last and hold their shape.

"Then you can pass these down for generations to come," she said.

The duo, along with Linda Terry, has started teaching knitting classes at the studio, which will be held once a week for 2 ½ hours.

"When the student is ready, they will pick their own project," Hillesland said. "We want to be flexible. We don't want students to be pushed into making a project they'll never use."

For more information, call (515) 451-0584 or go to www.arnhild.com.



calendar delendar

Wednesday, April 1

"President Obama's First 100
Days: A Forum with Arnie Arnesen
and Steffen Schmidt," lowa State
Political Science Professor Steffen
Schmidt, the longtime commentator
and cohost of WOI Radio's weekly
political call-in show, will be joined by
political commentator and former New
Hampshire gubernatorial candidate
Arnie Arnesen, 7 p.m., Sun Room,
Memorial Union, 2229 Lincoln Way,
Ames, free.

Natalie Gelman, acoustic, folk, rock indie concert, 8 p.m., Maintenance Shop, Memorial Union, 2229 Lincoln Way, Ames, doors open at 7:30 p.m., \$7 general public, \$5 ISU students. Call (515) 294-2969.

Friday, April 3

"Rural Aging Conference: Living and Aging Well," this day-long conference will cover specific topics related to aging such as nutrition and wellness, physical activity and health, psychosocial aspects of aging well, living alone versus living lonely, and health benefits of journaling, 9 a.m. to 4 p.m., Scheman Building, Ames, \$15 to \$30.

Saturday, April 4

Bill Engvall, comedian, 8 p.m., doors open at 7 p.m., \$39.75 reserved seating, Stephens Auditorium.

Reiman Gardens Spring Fling, family activities, including an egg hunt, and gift shop open house with refreshments and discounts, 1 to 4 p.m., free for members and ISU students, \$7 for general public.

Bonnie Koloc, folk concert, 8 p.m., Maintenance Shop, Memorial Union, 2229 Lincoln Way, Ames, doors open at 7:30 p.m., \$17 general public, \$14 ISU students, \$2 day-of-show increase. Call (515) 294-2969.

Monday, April 6

"Secrets of Successful Women,"
workshop. Participants will examine
the paths of several accomplished
women — CEOs, celebrities,
entrepreneurs — and determine some
of the common characteristics that
led to their success, noon, Gold Room,
Memorial Union, 2229 Lincoln Way,
Ames, free.

Tuesday, April 7

Tuesday Tea, enjoy a traditional Victorian Tea at the Farm House, and then take a guided tour of the house, noon, Farm House Museum, ISU, free.

Thursday, April 9

"The Drowsy Chaperone," become instantly immersed in the glamorous, hilarious tale of a celebrity bride and her uproarious wedding day, complete with thrills and surprises that take both the cast (literally) and the audience (metaphorically) soaring into the rafters, \$20 to \$47, 7:30 p.m., doors open at 6:45 p.m., Stephens Auditorium.

Tuesday, April 14

"Stomp," an explosive, provocative, sophisticated, sexy, utterly unique and has appeal to audiences of all ages. The international percussion sensation has garnered an armful of awards and rave reviews, and has appeared on numerous national television shows. The eight-member troupe uses everything but conventional percussion instruments matchboxes, wooden poles, brooms, garbage cans, Zippo lighters, hubcaps — to fill the stage with magnificent rhythms, 7:30 to 9:30 p.m., doors open at 6:45 p.m. Stephens Auditorium, \$33 to \$47.

Wednesday, April 15

"Gypsy," performance, 7:30 to 9:30 p.m., Fisher Theater, \$19 adults, \$12 ISU students, tickets available through Stephens box office or Ticketmaster.

Saturday, April 18

Art Mart, arts and crafts sale, 9 a.m. to 3 p.m., Maintenance Shop, Memorial Union, 2229 Lincoln Way, Ames, most items sell for \$8 to \$20.

Tuesday, April 21

Confessions of the Guerilla Girls, lecture, 7 p.m, Great Hall, Memorial Union, 2229 Lincoln Way, Ames, free, call (515) 294-0971.

Wednesday, April 22

Celebrate Women of Achievement with the YWCA Ames-ISU at 7 p.m. at the Reiman Ballroom, ISU Alumni Center. The YWCA AmesISU recognizes local women and a business or organization in Story County for their accomplishments in the workplace, the community or school toward the YWCA mission of eliminating racism and empowering women. For more information, call (515) 294-1663.

Thursday, April 23

"Take Back the Night" celebration, 7:30 p.m., Maintenance Shop, Memorial Union, 2229 Lincoln Way, Ames, free, call (515) 294-2772.

"The Girls from Ames," lecture, the story of 11 women and a 40-year friendship that started in Ames. 8 p.m., Sun Room, Memorial Union, 2229 Lincoln Way, Ames, free.

Friday, April 24

Women's Leadership Series,
"Women and Power: Glass Half Full
or Half Empty?," lecture by Barbara
Kellerman, noon, Great Hall, Memorial
Union, 2229 Lincoln Way, Ames.
Kellerman is the James MacGregor
Burns Lecturer in Public Leadership at
Harvard University's John F. Kennedy
School of Government. She was the
founding executive director of the
Kennedy School's Center for Public
Leadership, from 2000 to 2003; and
from 2003 to 2006 she served as the
Center's Research Director. The event
is free.

Friday, April 26

The American Chamber Players (Miles Hoffman, artistic director) with mezzo soprano Mary Creswell, presented by The Ames Town & Gown Chamber Music Association at the Martha-Ellen Tye Recital Hall at Iowa State University, Sunday, April 26, at 7:30 p.m. The American Chamber Players were formed in 1985 by Miles Hoffman from a core group of artists of The Library of Congress Summer Chamber Festival. The ensemble performs repertoire ranging from familiar masterpieces to neglected gems to newly commissioned American works, and their fascinating and delightful programs with varied instrumental and vocal combinations have been as enthusiastically praised as their extraordinary, dynamic performances. According to The

New York Times, "They appeal to the heart and the head, offering a warm seductively luxurious sound and an impressive precision and unity of purpose." Tickets are \$25 and the door or, in advance at Rieman Music in downtown Ames, at the ISU Music Department office, or through the Town & Gown Web site (www. amestownandgown.org). Students, K-12, college/university with ID, are offered tickets free of charge.

Thursday, April 30

Esta, an Isreaeli troupe, concert, 7:30 p.m., Stephens Auditorium, \$10.

Ongoing

"Girls Only," through May 10, Civic Center of Greater Des Moines, 221 Walnut St., Des Moines, \$23 - \$36, available through the Civic Center ticket office and Ticketmaster.

Mamie Doud Eisenhower
Birthplace, 709 Carroll Street, Boone,
1 to 5 p.m. Monday through Saturday
during April and May, 10 a.m. to
5 p.m. Monday through Friday, \$4
adults, \$1 ages 6 to 17, free under
age 6.

Iowa Artists 2009, Des Moines Art Center, 800 Walnut St., Des Moines, through May 22.

"Bodyscapes & Counterpoints:
Prints of Beej Nierengarten-Smith,"
through May 12, Christian Petersen
Art Museum, Morrill Hall, ISU campus,
Ames, 11 a.m. to 4 p.m. Monday
through Friday, free with \$3 suggested
donation.

"Contemplate Japan," through Aug. 9, Brunnier Art Museum, Scheman Building, Ames, 11 a.m. to 4 p.m. Tuesday through Friday, 1 to 4 p.m. Saturday and Sunday, free with \$3 suggested donation.

Oriental Snuff Bottles from the Permanent Collection, through Aug. 9, Brunnier Art Museum, entrance cases, Scheman Building, Ames, 11 a.m. to 4 p.m. Tuesday through Friday, 1 to 4 p.m. Saturday and Sunday, free with \$3 suggested donation.

faceted woman

Lynne MELSSEN

Lynne Melssen | 49 | Community Relations
Director — Des Moines Renaissance Faire
| Spouse Marty, stepdaughter Anna and an
English Springer Spaniel named Devon.

What would you do with \$1,000 to spend on yourself? Put it toward my next trip to London.

Your favorite meal: Prime Rib with horseradish sauce, a baked potato and a great salad.

Craziest fashion you ever wore: When saddle shoes came back in during the 70s, my mother bought me a pair and MADE me wear them, just because all my friends had them, even though I personally disliked them.





Your favorite motto: May Life treat you royally!

What makes you happy? My family and friends.

What makes you feel confident? Taking on and finishing a project.

What makes you laugh? A lot of the time it's my spouse, Marty. My laugh is loud; he loves getting me to laugh out in public places so people stare at me. That's makes me laugh even louder!

What have you accomplished that has made you proud? I was part of the management team that developed the Des Moines Renaissance Faire at Sleepy Hollow Sports Park. The first layout drawings for the festival village were created on my dining room table. Seeing Festival Park being created and built during 2006 and opening in September of that year made me very proud to have been a part of organizing it.

Do you believe in New Year's resolutions?

Do you have one this year? To be in better physical shape by the time I turn 50 in September.

Best tip to look and feel great: Stay active, drinks lots of water and avoid too much sun.

If you could do or be anything you want, what would it be? I guess I'm already doing it — I portray Queen Catherine at the Des Moines Renaissance Faire. It's great meeting young children who think you are "really" a Queen.

If you knew then what you know now, what would you have done differently? I would have taken more chances in my life instead of always playing it safe.

My simplest pleasure: My morning coffee.

I secretly love: Old classic films and musicals. I know more trivia on movies from the 1930s through the 1960s than anyone has a right to know.

I am thankful for: My spouse, Marty, and the many people who love and support me.

How do you give back to your community? I produce a renaissance faire in my hometown as a fundraiser for the Dubuque Museum of Art. The Dubuque Renaissance Faire takes place on May 30 and 31, 2009. I organize most of it from my kitchen table here in Ames and drive back and forth between Ames and Dubuque when necessary to meet with museum staff and volunteers. When your hometown asks for your help, you have to say yes!

What is your favorite kind of chocolate?

LYNNE MELSSEN

I love most types of chocolate! Milk chocolate, dark chocolate, you name it. I particularly like vanilla crèmes and adore caramel pecan patties, otherwise known as turtles. When I have fine chocolates, I like to savor them to make them last. I'll treat myself and have one or two a day until the box is empty.



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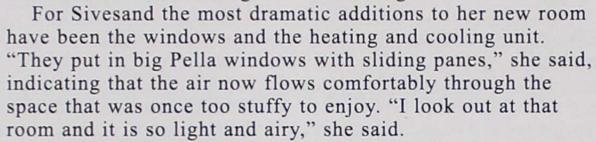
No matter what your situation is The Ames Contracting Team can help...



or years Vicki Sivesand struggled with a 4 season greenhouse she had added to her home in the 1980s. It was too hot in the summer. Moisture was leaking into the window panes and the furniture was fading from the sun that beamed through the glass roof. "Finally, I decided to bite the bullet and start over again," she said.

She gave Oren Geisinger at Ames Contracting Team a call and he drew up the plans for a brand new 3 season porch. The project included raising the floor of the room and retaining the existing tile flooring to conserve materials. On Geisinger's suggestion, the glass roof was replaced with a solid one to eliminate the problems

Sivesand had been having with sun damage.



For additional comfort, ACT added a ptac heating and cooling unit. "It's an in the wall unit like you see in hotel rooms," Sivesand explained. She can now easily control the temperature in the room, making it a useable space year-round.

Working with Ames Contracting Team on the project was a positive experience for Sivesand who referred to them as "absolutely wonderful." She added, "The young men were polite and friendly and tidy. The cleaned up after themselves every day. They were very pleasant to work with."

Sivesand is still envisioning uses for her new space. An avid collector, she is excited about the possibilities the room holds as a future home for her extensive collection of Santas. She is already thinking ahead to Thanksgiving dinner as well, as she imagines using the room for the holiday celebrations she hosts for her large family.

In the meantime, the room will enjoy a different sort of house guest. "I needed a room to hold my giant jade plants," she explained. From a single cutting given to her in the 1960's, Sivesand has grown a Jade plant forest she calls "too big to keep inside." She can't wait to sit among its leaves in her airy new space and catch up on her reading.

"I am sorry I waited so long to do this," Sivesand said. "It's such a huge improvement. The room's much, much, much, much, much, much more useful now."











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hue & CTY | Definition: Any loud clamor or protest intended to incite others to action.

By MARY HALSTRUM, Facets Editor

y husband calls me a pack rat, a stacker, someone who takes ▲ advantage of every inch of available space, no matter how big or small, to store stuff. So whether we're talking about my billing statements, my daughters' drawings, my magazines, or coupons waiting for the next grocery trip, you name it, I've saved it. And it's all sitting right there, in my house, on the kitchen counter, on our bedroom dresser, on the floor by the coat rack, or on the shelves in my home office. And the stuff that I can't bear to throw away, which seems to be most everything, gets put in storage boxes and stored in the basement for me to go through at a later date.

The only time I seem to be able to gather the strength to throw anything away, or donate old items to charity, is when we move to a new house. And let's face it, we don't move all that often.

I'm just not sure when it all got so outof-hand. Back in 1997, I moved to Southern California with my Mazda 626 chock full of stuff, including a storage container attached to the top of my car. I had all of my worldly possessions with me except for a few things left in my parents' basement. So my life,

essentially, could be contained within a midsized automobile and a small storage bin. Now, 12 years later, I can barely fit all of my stuff in a good-sized house with a basement and a two-car garage.

It all started innocently enough. I've always been a "keeper." What I mean by that is if it has sentimental value — greeting cards celebrating any and all occasions, concert ticket stubs, early clippings of my writings, college term papers, concert T-shirts they're "keepers." The problem is that I seem to attach sentimental value to most everything I come in contact with.

And if I'm not keeping items around for sentimental reasons, I keep them for what I deem financial reasons. For example, I have a rental agreement long since expired from when I lived in Palm Springs, Calif., during 1997. I've still got statements from utility bills from 1996 when I lived in Ames. I have this fear, irrational or not, that somewhere down the line, later in life, some entity will come back and say I owe them money for some random, unpaid utility bill from decades ago, and I'll have the paperwork to prove them wrong. Aha. That, to me, seems like a good enough reason to keep boxes and boxes

of documents, which probably need to be shredded, in the utility room in my basement.

My husband thinks I'm crazy, but I don't really pay attention to him regarding this issue because he's on the opposite end of the spectrum. If it was left up to him, he wouldn't save anything, ever. There's no way I could toss greeting cards I've received over the years from my loved ones. Sometimes, when those very people pass on, other than the memories in my heart and various photographs, their written feelings will be right there for me to reflect upon. So if these "memories" take up space in my basement, so be it. That's just part of who I am and I accept that.

I'll admit, however, I might have to work on getting rid of some of the financial documents that are serving no purpose other than feeding in to my fear of not having the appropriate paperwork to prove I've paid for some random whatever, and therefore, don't owe anyone any money. Even as I write this, I can see how ridiculous it sounds. So right now, I'm making a promise to myself and to my husband; by next spring I'll get rid of those. After all, it will take me a long time to go through all that paperwork. And my shredder isn't that big.



By ANN GREEN

y sons are selling their fishing boat. In fact, for months now, the boat, Lwith a home-made sign propped against its bow, has sat abandoned at the end of our lane while snowdrifts swirled around it. Then in mid-February the weather broke, icicles melted, creeks flowed, and men started knocking on my door. In one week, four or five people stopped to peer over the boat deck and examine the motor. So much unexpected interest, was it coincidence or

the warm breeze blowing in from the south? I think it's a sign of spring.

Usually by now, I'm eagerly watching for the return of the robins, but this year the red-breasted birds were hopping around my backyard the day after Christmas. Since then I've read turkey vultures are a better indicator of spring. So I've been scanning the sky. I've seen hundreds of Canada geese and a few eagles, but no turkey vultures. But that's OK; there have been other signs.

Before the weather broke and the warm air blew across central Iowa, my parents left on vacation. Golfing is their passion and they like to get a head start on the golf season. So, just like clockwork, they loaded up their new golf clubs and headed south. But they aren't the only early birds; I've already seen a few golf carts scurrying around the local courses. Like the fishermen dreaming of floating on the river, the golfers are anxious for that first swing of the club and the smell of freshly mowed grass.

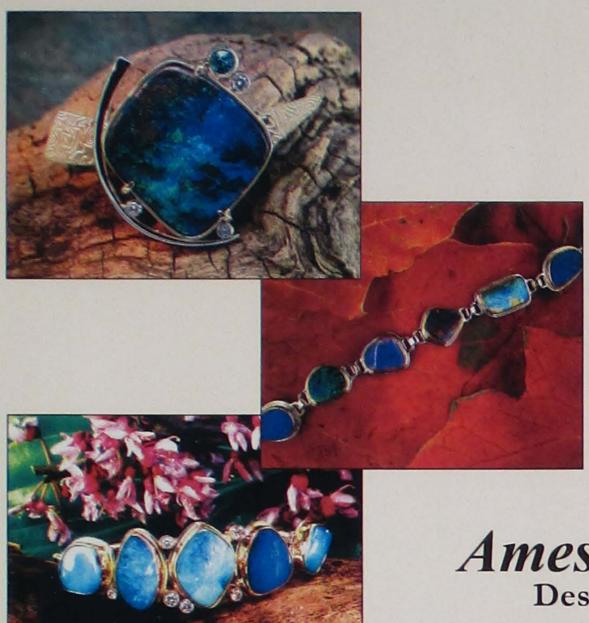
Speaking of green grass, after the snow melted my neighbor started wandering around her yard. She picked up all the winter debris, the sticks and rocks littering her lawn. She's been collecting seed catalogs and daydreaming of the new flower beds she'll put in when the weather warms up. She is like a farmer, anxiously anticipating the start of the spring planting season.

Farmers are a great indicator of spring. Slowly but surely, their tractors start dotting our farm-to-market roads. They finish up their winter projects and their large equipment is drug out of the sheds and prepared for the work ahead. But farmers aren't the only ones moving outside.

The joggers and dog walkers are migrating outdoors. Everywhere you look joggers are taking advantage of the warm sunshine and dry sidewalks. While pet owners walked their dogs all winter long, now it's a more leisurely stroll. The sidewalks are full of people moving outside to enjoy the weather.

With the coming of spring some people focus on the inside of their home. Their minds turn to spring cleaning inside and out; organizing the garages, freshening up rooms with a coat of paint, building sheds, and other projects. Some take on full-blown remodeling projects while others are content to pack away the winter snow-coats and mittens after a final laundering.

So what's your sign? How do you mark the coming of spring? I know, we still live in Iowa and there's always potential for more winter weather. So don't pack those coats away in the attic just yet, and it might be a little early for some heavy duty digging in your garden, but it's OK to dream. By the way, if you're a fisherman fantasizing about afternoons on the lake I know where you can get a good boat.



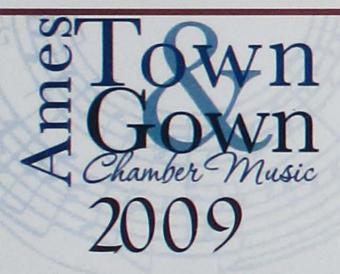
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The American Chamber Players

(Miles Hoffman, artistic director)

with mezzo-soprano

Mary Creswell

Sunday, April 26th at 7:30 p.m.

Martha-Ellen Tye Recital Hall at Iowa State University

Tickets are \$25, at the door or in advance at Rieman Music, the ISU Music Department office, or through the Town & Gown website www.amestownandgown.org

Students K-12, college/university with ID are offered tickets free of charge, through a grant from Target.

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